



9-21-06

JAW

# In the United States Patent and Trademark Office

Appn. Number: 09/832,440

Appn. Filed: 2001 April 11

Applicant: Steve Morsa

Examiner/GAU: Jonathan Ouellette/3629

Title: Method and Apparatus for the Automated Furnishing of Benefits Information and Benefits

Thousand Oaks, CA 2006 September 20<sup>th</sup>

## Response

In response to the Office Action (OA) of 06/21/2006, applicant respectfully submits the following:

### *Substance of Interview*

1. Applicant acknowledges receipt of and agreement with examiner as to the Substance of Interview dated 07/07/2006 concerning applicant's receipt of an Office Action for the incorrect application (# 09/911,820).

### *Response to Response to Arguments*

2. Applicant respectfully disagrees with examiner's assertion (p. 7, #27 of OA) that applicant's arguments are moot in view of the "new grounds of rejection." To the contrary, applicant submits that applicant has actually and in fact clearly and convincingly traversed, overcome, and dispensed with any and all previous rejections.

### *Missing "Reference"*

3. An apparent press release from Business Wire ("Peter Martin Releases HelpWorks Web Edition") is being used as the basis for a 102(a) rejection of applicant's claims. Yet, a copy of it does not appear to have been included with either the OA or listed in the Notice of References Cited. Nonetheless, for the sake of saving time; and subject both to applicant's receipt of such press release and confirmation that the information it contains is consistent with the similarly dated (09/28/1999 vs 09/27/1999)--though arguably incorrectly so (see #8, following)--press release from some version(s) of the Peter Martin website; applicant is willing to treat the 09/27/1999 (arguably incorrectly) dated Peter